

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:  
CRUZADO, WILMA J.

Case No.: 15-27218-ABA  
Chapter: 7  
Judge: Andrew B. Altenburg, Jr.

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**NOTICE OF PROPOSED ABANDONMENT**

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Andrew Sklar, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:	Clerk, US Bankruptcy Court District of New Jersey PO Box 2067 Camden, NJ 08101
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If an objection is filed, a hearing will be held before the Honorable Andrew B. Altenburg, Jr. on January 30, 2018, at 10:00 a.m. at the United States Bankruptcy Court, Courtroom No. 4B. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:	66 SPARKS AVE., PENNSVILLE NJ 08070-9605 (FMV \$145,000.00)
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Liens on property:	\$139,381.51 - NATION STAR MTG
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Amount of equity claimed as exempt:	\$17,430.00
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Objections must be served on, and requests for additional information directed to:

Name: Andrew Sklar, Chapter 7 Trustee

Address: 1200 Laurel Oak Road - Suite 102, Voorhees, NJ 08043

Telephone No.: 856-258-4050

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

**In re:**  
**Wilma J. Cruzado**  
**Debtor**

Case No. 15-27218-ABA  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf905

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Dec 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2017.

db +Wilma J. Cruzado, 66 Sparks Ave., Pennsville, NJ 08070-1812  
aty +Shapiro & DeNardo LLC, 14000 Commerce Parkway, Suite B, Mt. Laurel, NJ 08054-2242  
515734914 +ARS Account Resolution Systems, 1643 Harrison Parkway, Suite 100, Sunrise, FL 33323-2857  
515734916 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, POB 982235, El Paso, Texas 79998-2235)  
515889502 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
515734918 +Comenity Bank/Peebles, POB 182789, Columbus, OH 43218-2789  
515734921 Eichenbaum & Stylianou, LLC, POB 914, Paramus, New Jersey 07653-0914  
515734922 Emergency Phys. Assoc. of S. Jersey, PC, POB 740021, Cincinnati, Ohio 45274-0021  
515734923 +Healthcare Commons Inc., 500 S. Pennsville Auburn Road, Carneys Point, NJ 08069-2943  
517079506 JPMORGAN CHASE BANK, N.A., KML Law Group PC, Sentry Office Plaza,  
216 Haddon Avenue, Suite 206, Westmont, NJ 08108  
515919464 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,  
Ft. Worth, TX 76101-2032  
515734924 Liberty Mutual Group, POB 8400, Dover, New Hampshire 03821-8400  
516336759 +NATIONSTAR MORTGAGE LLC, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
516699425 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, PO BOX 619096, Dallas, TX 75261-9741)  
515734925 Nationstar Mortgage, POB 60516, City of Industry, California 91716-0516  
516698080 +Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9094  
516111201 +Nationstar Mortgage LLC, Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B,  
Mount Laurel, NJ 08054-2242  
515993655 +Nationstar Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202,  
Fairfield, NJ 07004-2927  
515734926 +Orlando Santiago, 66 Sparks Ave., Pennsville, New Jersey 08070-1812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 27 2017 22:34:01 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 27 2017 22:33:59 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515734915 E-mail/Text: bankruptcy@pepcoholdings.com Dec 27 2017 22:33:49 Atlantic City Electric,  
POB 13610, Philadelphia, Pennsylvania 19101-3610  
515734917 E-mail/Text: bk.notifications@jpmchase.com Dec 27 2017 22:33:53 Chase Auto Finance,  
POB 901076, Fort Worth, Texas 76101-2076  
515734919 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Dec 27 2017 22:34:38  
Credit Collection Services, Two Wells Ave., Newton, Massachusetts 02459-3246  
515734920 E-mail/Text: mrdiscen@discover.com Dec 27 2017 22:33:06 Discover Financial, POB 15316,  
Wilmington, Delaware 19850-5316  
515743498 E-mail/Text: mrdiscen@discover.com Dec 27 2017 22:33:06 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
515921637 E-mail/Text: bk.notifications@jpmchase.com Dec 27 2017 22:33:53 JPMorgan Chase Bank, N.A.,  
PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
515841908 E-mail/Text: bnc-quantum@quantum3group.com Dec 27 2017 22:33:55  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516699426 Dallas, TX 75261  
cr\* +Nationstar Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202,  
Fairfield, NJ 07004-2927  
516924394\* +Nationstar Mortgage , LLC, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin  
Form ID: pdf905

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Can Guner on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;Ras@ecf.courtdrive.com  
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC cwohrlab@logs.com,  
njbankruptcynotifications@logs.com  
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohrlab@logs.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmevf@sternlav.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC bmusarra@rasnj.com,  
bkyecf@rasflaw.com,legerman@rasnj.com  
Victor Druziako on behalf of Debtor Wilma J. Cruzado bkdruziako@aol.com

TOTAL: 9